

Howroyd Group
09/30/09

Investment Option	Management Fee	Asset Charge	Total Investment Expense
Pioneer Cullen Value A	0.75%	0.30%	1.05%
Select Indexed Equity A	0.66%	0.30%	0.96%
American Funds Growth Fund of Amer A	0.94%	0.30%	1.24%
Perkins Mid Cap Value L	1.24%	0.30%	1.54%
Mid Cap Equity Index	0.62%	0.30%	0.92%
Select Mid Cap Grth II A	1.35%	0.30%	1.65%
Allianz NFJ Small Cap Value Admin	1.22%	0.30%	1.52%
Van Kampen Small Cap Growth A	1.40%	0.30%	1.70%
American Funds EuroPacific Gr R3	1.11%	0.30%	1.41%
PIMCO Total Return A	0.90%	0.30%	1.20%
Guaranteed Interest*	*ND	0.30%	*ND
Guaranteed Old*	*ND	0.30%	*ND
Destination Income A Shares	1.16%	0.30%	1.46%
Destination 2010 A Shares	1.24%	0.30%	1.54%
Destination 2020 A Shares	1.27%	0.30%	1.57%
Destination 2030 A Shares	1.32%	0.30%	1.62%
Destination 2040 A Shares	1.34%	0.30%	1.64%
Destination 2050 A Shares	1.33%	0.30%	1.63%

All of the above fees were taken directly from information furnished by the investment provider, including, but not limited to: Their website; Investment prospectus information; Investment highlight sheets; Direct emails and correspondence from the investment provider (to 401(k) Advisors), and other written material. The accuracy of this information is not guaranteed, as it has not been audited by the investment provider. In addition, the investment provider, and/or the underlying fund managers, may make investment and/or pricing changes at any time, subject to the provisions and limitations of their investment contracts (between the plan sponsor and investment provider). The plan provider may also eliminate or replace funds at their discretion.

*ND - The vendor did not disclose if there are management fees associated with this fund.